



PATENT  
Attorney Docket No. 52493.000251

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PTO/SB/08A (08-00)

Approved for use through 10/31/2002. OMB 0651-0031  
U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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Substitute for form 1449A/PTO				<b>Complete if Known</b>	
				Application Number	10/083,250
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>				Filing Date	February 27, 2002
				First Named Inventor	Geoffrey STIFF et al.
				Group Art Unit	2164
				Examiner Name	To Be Assigned
Sheet	1	of	1	Attorney Docket Number	52493.000251

U.S. PATENT DOCUMENTS						
Examiner Initials *	Cite No. <sup>1</sup>	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code <sup>2</sup> (if known)			
/JS/	U1	6275807		Schirripa	08-14-2001	
/JS/	U2	20020184129		Arena et al.	12-05-2002	
/JS/	U3	20020198802		Koresko, V	12-26-2002	
/JS/	U4	20030088430		Ruark	05-08-2003	

FOREIGN PATENT DOCUMENTS							
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		Office <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (if known)			
	F1						T <sub>6</sub>

OTHER PRIOR ART – NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
/JS/	P1	International Search Report dated May 4, 2004 for Application No. PCT/US03/05696	
/JS/	P2	BROWN et al., Joint life annuities and annuity demand by married couples, Journal of Risk and Insurance, 67, 4, 527, Dec. 2000	
/JS/	P3	Financial Services Report, Vol. 7, No. 10, May 9, 1990, Planco provides marketing services include colonial penn's popular annuity	

Examiner Signature	/Jamie Swartz/	Date Considered	08/30/2007
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<sup>1</sup> Unique citation designation number. <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.

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<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>		Application Number	10/083,250
		Filing Date	February 27, 2002
		First Named Inventor	Geoffrey STIFF et al.
		Group Art Unit	3624
		Examiner Name	Charles R. Kyle
Sheet 1	of 1	Attorney Docket Number	52493.000251

U.S. PATENT DOCUMENTS						
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	U1					
	U2					
	U3					
	U4					

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		Office <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (if known)				
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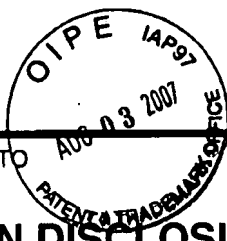
OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
/JS/	P1	New York Life Unveils Lifetime Income Product Featuring Liquidity, Inflation Protection, and Legacy Options, New York Life, 3 pages, <a href="http://www.newyorklife.com/cda/0,3254,12346,00.html">http://www.newyorklife.com/cda/0,3254,12346,00.html</a>	
/JS/	P2	New York Life Introduces Lifestages ® Elite Variable Annuity, New York Life, October 1, 2003, 3 pages, <a href="http://www.newyorklife.com/cda/0,3254,12212,00.html">http://www.newyorklife.com/cda/0,3254,12212,00.html</a>	
	P3		

Examiner Signature	/Jamie Swartz/	Date Considered	08/30/2007
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Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Application Number	10/083,250
Filing Date	February 27, 2002
First Named Inventor	Geoffrey STIFF, et al.
Art Unit	3694
Examiner Name	Matthew C. Osborne
Attorney Docket Number	52493.000251

Sheet 1 of 2

**U.S. PATENT DOCUMENTS**

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
/JS/	1.	US- 6,275,807	08-14-2001	Schirripa	
/JS/	2.	US- 2002/0184129	12-05-2002	Arena, et al.	
/JS/	3.	US- 2002/0198802	12-26-2002	Koresko	
/JS/	4.	US- 2003/0088430	05-08-2003	Ruark	
/JS/	5.	US- 6,636,834	10-21-2003	Schirripa	
/JS/	6.	US- 5,631,828	05-20-1997	Hagan	
/JS/	7.	US- 5,864,685	01-26-1999	Hagan	
/JS/	8.	US- 5,893,071	04-06-1999	Cooperstein	
/JS/	9.	US- 5,930,760	07-27-1999	Anderton, et al.	
/JS/	10.	US- 5,999,917	12-07-1999	Facciani, et al.	
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EXAMINER SIGNATURE /Jamie Swartz/

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		<b>Filing Date</b>	<b>February 27, 2002</b>
		<b>First Named Inventor</b>	<b>Geoffrey STIFF, et al.</b>
		<b>Art Unit</b>	<b>3694</b>
		<b>Examiner Name</b>	<b>Matthew C. Osborne</b>
<b>Sheet</b>	<b>2 of 2</b>	<b>Attorney Docket Number</b>	<b>52493.000251</b>

**OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS**

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			YES	NO
	11.	"New Variable Annuity Features Provide Value, but at a Cost", Located at <a href="http://www.insure.com/life/annuity/newerfeatures.html">http://www.insure.com/life/annuity/newerfeatures.html</a> . <i>not disclosed, not considered</i>	<input type="checkbox"/>	<input type="checkbox"/>
	12.	"Getting out of Your Annuity", by M. Cybulski, located at <a href="http://www.insure.com/life/annuity/basics.html">http://www.insure.com/life/annuity/basics.html</a> . <i>applicant did not disclose copies, not considered</i>	<input type="checkbox"/>	<input type="checkbox"/>
	13.	"The Ups and Downs of Immediate Variable Annuities" by M. Cybulski, located at <a href="http://www.insure.com/life/annuity/getout.html">http://www.insure.com/life/annuity/getout.html</a> . <i>applicant did not disclose copies, not considered</i>	<input type="checkbox"/>	<input type="checkbox"/>
	14.	"The Basics of Annuities", by M. Cybulski, located at <a href="http://www.insure.com/life/annuity/immediate.html">http://www.insure.com/life/annuity/immediate.html</a> . <i>applicant did not disclose copies, not considered</i>	<input type="checkbox"/>	<input type="checkbox"/>
/JS/	15.	International Search Report dated May 4, 2004 for Application No. PCT/US03/05696.	<input type="checkbox"/>	<input type="checkbox"/>
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/JS/	17.	Financial Services Report, Vol. 7, No. 10, May 9, 1990, Planco provides marketing services include colonial penn's popular annuity.	<input type="checkbox"/>	<input type="checkbox"/>
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/JS/	U1	5,878,405		Grant et al.	03-02-1999	
/JS/	U2	5,933,815		Golden	08-03-1999	
/JS/	U3	6,012,043		Albright et al.	01-04-2000	
/JS/	U4	6,064,986		Edelman	05-16-2000	
	U5					
	U6					

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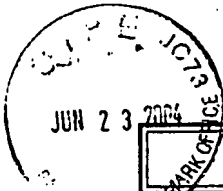
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/JS/	P1	Copy of "Notification of Transmittal of the International Search Report or the Declaration" from International Application No. PCT/US02/16471 mailed December 10, 2002	
	P2		
	P3		
	P4		

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# ELECTRONIC INFORMATION DISCLOSURE STATEMENT

Electronic Version v18  
Stylesheet Version v18.0

<b>Title of Invention</b>	<b>SYSTEM AND METHOD FOR GUARANTEEING MINIMUM PERIODIC RETIREMENT INCOME PAYMENTS USING AN ADJUSTMENT ACCOUNT</b>																				
<p>Application Number: 10/083250 </p> <p>Confirmation Number: 2570</p> <p>First Named Applicant: Geoffrey STIFF et</p> <p>Attorney Docket Number:</p> <p>Search string: ( 6636834 ).pn.</p> <p><b>US Patent Documents</b></p> <p>Note: Applicant is not required to submit a paper copy of cited US Patent Documents</p> <table border="1"><thead><tr><th>init</th><th>Cite.No.</th><th>Patent No.</th><th>Date</th><th>Patentee</th><th>Kind</th><th>Class</th><th>Subclass</th></tr></thead><tbody><tr><td>/JS</td><td>1</td><td>6636834</td><td>2003-10-21</td><td>Schirripa</td><td></td><td></td><td></td></tr></tbody></table> <p><b>Signature</b></p> <table border="1"><thead><tr><th>Examiner Name</th><th>Date</th></tr></thead><tbody><tr><td>/Jamie Swartz/</td><td>08/30/2007</td></tr></tbody></table>		init	Cite.No.	Patent No.	Date	Patentee	Kind	Class	Subclass	/JS	1	6636834	2003-10-21	Schirripa				Examiner Name	Date	/Jamie Swartz/	08/30/2007
init	Cite.No.	Patent No.	Date	Patentee	Kind	Class	Subclass														
/JS	1	6636834	2003-10-21	Schirripa																	
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/Jamie Swartz/	08/30/2007																				